

Fill in this information to identify the case:

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Debtor 1 Deneithia Yvonne Brooks

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Georgia

Case number 1758495

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:
Wells Fargo USA Holdings, Inc.

Court claim no. (if known): 3 _____

Date of payment change:

Must be at least 21 days after date
of this notice

09/03/2019

New total payment:

Principal, interest, and escrow, if any \$ 691.11

Last 4 digits of any number you use to
identify the debtor's account: 6 1 4 4

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

No
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

No
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 6.8750%

New interest rate: 6.8750%

Current principal and interest payment: \$ 614.81

New principal and interest payment: \$ 615.35

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

No
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/John Tamburo Date 08/05/2019
Signature

Print: Tamburo, John	VP Loan Documentation		
First Name	Middle Name	Last Name	Title
Company <u>Wells Fargo Bank, N.A.</u>			
Address <u>MAC N9286-01Y</u>			
Number	Street		
<u>1000 Blue Gentian Road</u>			
Address 2			
Eagan	MN	55121-7700	
City	State	ZIP Code	
Contact phone <u>800-274-7025</u>	Email <u>NoticeOfPaymentChangeInquiries@wellsfargo.com</u>		

Northern District of Georgia

Chapter 13 No. 1758495
Judge: Barbara Ellis-Monro

In re:

Deneithia Yvonne Brooks

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before August 06, 2019 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Deneithia Yvonne Brooks
180 Melton Way

Covington GA 30016

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

E. L. Clark
Clark & Washington, LLC
Bldg. 3 3300 Northeast Expwy.

Atlanta GA 30341

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Mary Ida Townsend
Chapter 13 Trustee
Suite 1600
285 Peachtree Center Ave, NE
Atlanta GA 30303

/s/John Tamburo

VP Loan Documentation
Wells Fargo Bank, N.A.



WELLS FARGO HOME MORTGAGE
RETURN MAIL OPERATIONS
PO BOX 14472
DES MOINES, IA 50306

DENEITHIA BROOKS
180 MELTON WAY
COVINGTON, GA 30016

Account Information	
Telephone:	(866)-234-8271
Fax:	(866) 278-1179
Correspondence:	PO Box 10335 Des Moines, IA 50306
Hours of Operation:	Mon - Fri, 6 a.m. - 10 p.m. CT Sat, 8 a.m. - 2 p.m., CT
Loan Number:	
Property Address:	180 MELTON WAY COVINGTON GA 30016

July 2, 2019

Changes to Your Mortgage Interest Rate and Payments on September 3, 2019

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a six month period during which your interest rate stayed the same. That period ends on 8/3/2019, so on that date your interest rate changes. After that, your interest rate may change every six months for the rest of your loan term.

	Current Interest Rate And Monthly Payment	New Interest Rate And Monthly Payment
Interest Rate	6.87500%	6.87500%
Principal and Interest	\$614.81	\$615.35
Escrow	\$75.76	\$75.76
Total Monthly Payment	\$690.57	\$691.11 (Due September 3, 2019)

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". We round the result of this addition to the nearest one eighth of one percentage point (0.12500%). Under your loan agreement, your index rate is 5.50000% and your margin is 1.38000%. Your "Prime Rate; The Last Business Day Of The Month" index is published monthly by the Wall Street Journal.

Interest Rate Limits: Your interest rate cannot go higher than 14.63000% during the life of the loan. Your interest rate cannot go lower than 3.50000% during the life of the loan. Your interest rate can increase on this Change Date by no more than 1.00000%. Your interest rate can decrease on this Change Date by no more than 1.00000%.

AR153 708



Account Information

Loan Number:
Property Address: 180 MELTON WAY
COVINGTON GA 30016

Changes to Your Mortgage Interest Rate and Payments on September 3, 2019

New Interest Rate and Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the "Prime Rate; The Last Business Day Of The Month" index, your margin, a projected loan balance of \$72,948.13, and a remaining loan term of 199 months. Your current loan balance may be greater than the amount projected in this notice. Refer to your billing statement for your outstanding unpaid loan balance.

Note: Payment change limitations may not apply on certain payment change dates. Please refer to your loan documents for information regarding the limit to the amount that your payment may change and when this limit doesn't apply.

Prepayment Penalty: None.

If you have questions or concerns about your upcoming change, please call us at the number listed in the account information box.

Sincerely,

Bethanne R Ross

Bethanne R Ross
Loan Administration Manager
Wells Fargo Home Mortgage

AR153 708